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## REPORT

drawn up on behalf of the Committee on Youth, Culture,  
Education, Information and Sport

on the proposal from the Commission of the European  
Communities to the Council (Doc. C2-91/85 - COM(85) 369  
final) for a draft resolution concerning consumer education  
in primary and secondary schools

Rapporteur : Mr Hugh R. McMahon

PE 100.864/fin.  
Or.En.



By letter of 20 September 1985 the Council of the European Communities consulted the European Parliament on the proposal from the Commission for a draft resolution concerning consumer education in primary and secondary schools.

On 7 October 1985 the President of the European Parliament referred this proposal to the Committee on Youth, Culture, Education, Information and Sport as the Committee responsible, and to the Committee on the Environment, Public Health and Consumer Protection and (on 21 February 1986) to the Committee on Economic and Monetary Affairs and Industrial Policy for opinion.

At its meeting of 10 December 1985 the Committee on Youth, Culture, Education, Information and Sport appointed Mr McMAHON rapporteur.

The Committee considered the Commission proposal and the draft report at its meetings of 28 - 30 January and 27 - 28 February 1986 and adopted it on the latter occasion.

The following took part in the vote: Mrs Ewing, Chairman; Mr Fajardie and Mr Selva, Vice-Chairmen; Mr McMahon, rapporteur; Mr Amaral; Mr Baget Bozzo (deputizing for Mr Ramirez-Heredia); Mr Barzanti (deputizing for Mr Papapietro); Mr Bayona Aznar; Mr Cantarero del Castillo; Mr Coimbra Martins (deputizing for Mr Elliott); Mr Gerontopoulos; Mr Hahn; Mr Kuijpers (deputizing for Mr Klockner); Mrs Larive-Groenendaal; Mr McMillan-Scott; Mr Marck (deputizing for Mr Hersant); Mr Münch; Mr Papakiriazis (deputizing for Mr Gallo); Mr Pelikan; Mrs Peus and Mrs Seibel-Emmerling.

The opinion of the Committee on the Environment, Public Health and Consumer Protection is attached, while that of the Committee on Economic and Monetary Affairs and Industrial Policy will be tabled separately.

This report was tabled on 5 March 1986.

The deadline for tabling amendments to this report will be indicated in the draft agenda for the part-session at which it will be debated.

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A.

The Committee on Youth, Culture, Education, Information and Sport hereby submits to the European Parliament the following motion for a resolution together with explanatory statement:

MOTION FOR A RESOLUTION

closing the procedure for consultation of the European Parliament on the proposal from the Commission of the European Communities to the Council for a draft resolution concerning consumer education in primary and secondary schools

The European Parliament,

- having regard to the proposal from the Commission<sup>1</sup>,
- having been consulted by the Council (Doc. C2-91/85),
- having regard to the report of the Committee on Youth, Culture, Education, Information and Sport and the opinions of the Committee on the Environment, Public Health and Consumer Protection and the Committee on Economic and Monetary Affairs and Industrial Policy (Doc. A2-232/85),
- having regard to the Council decision concerning consumer education in primary and secondary schools in 1981<sup>2</sup>,
- having regard to the Community's consumer protection programme,
- having regard to the result of the vote on the Commission's proposal,
- A. having regard to the rapid advance of technology with its subsequent impact on consumers within the Community,
- B. having regard to the need for increased knowledge in welfare law and benefits in the Member States,
- C. having regard to the need for increased knowledge to encourage health and safety objectives for consumers,
- D. having regard to current advances in the socio-psychological techniques used in advertising,
- E. having regard to the need for citizens to be able to discriminate between consumer needs and wants,
- F. whereas education is primarily a matter for the individual Member States and not subject to Treaty obligations,

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<sup>1</sup>OJ No. C 238, 19.9.1985

<sup>2</sup>OJ No. C 133, 3.6.1981

- G. whereas children should be encouraged to grow up as informed, discerning and responsible consumers of public and private goods and services and users of the environment,
- H. whereas consumer education is a life-long process and is not confined to the curriculum of schools and colleges in the Community,
- I. whereas Community consumers aware of their rights will respect the rights and needs of others,
1. Commends the Commission Programme in the field of consumer education proposed for 1985/87<sup>2</sup>;
  2. Calls on the budgetary authorities in view of the inadequate sums allocated for the Programme to consider sympathetically in future budgets the need to provide sufficient funding for the continuation of the Programme;
  3. Calls on the Council of Ministers to ensure that consumer education is encouraged in the curriculum of both formal and informal education in the Member States;
  4. Calls on the Council to ensure that institutions of higher education provide the necessary opportunities for students to follow courses leading to a qualification at degree or equivalent level of consumer studies;
  5. Calls on the Commission to encourage cooperation in the individual Member States by calling seminars and conferences to draft the appropriate curricula in this field, with the aim of involving consumers organizations in a coordinated approach to consumer education:
    - in primary and secondary schools, with a suitable proportion of effective learning situations for each age group,
    - in university courses leading to appropriate recognized teaching qualifications (but also as an additional subject in university courses),
    - for the training and further and in-service training of teachers in other training establishments;
  6. Calls on the Commission to publish the results of the monitoring from the pilot projects and international conferences and to disseminate the results;
  7. Calls on the Commission to promote curricula based on the principles established by the IOCU as a Consumers' Charter (IOCU, Generating Power - A Guide to Consumer Organizing, Penant 1984, p. 32):
    - critical awareness of price and quality of goods and services, in relation to the role of the consumer,
    - willingness to take action to achieve fair market conditions,
    - social impact of consumer behaviour on disadvantaged groups,
    - environmental awareness,
    - solidarity with other consumers to protect and assert consumer interests,
    - critical approach to technological and marketing changes;

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<sup>2</sup>COM (85) 369 final

8. Calls on the Commission to promote the setting-up of institutes of consumer education to advise education authorities and ministries and to act as information centres;
9. Calls on the Commission to encourage the development of concepts and models for the organization of an ongoing exchange of information, material and experience between national training institutes and consumer organizations and within the Community;
10. Calls on the Commission to organize congresses to establish recent developments and what action needs to be taken on information and education policy and the implementation of concepts of consumer education for Europe as a whole;
11. Calls on the Commission to set up a study group to investigate the effects of consumer education on the consumer attitudes of children and young people and to work out proposals for improvements, where appropriate;
12. Calls on the Council to ensure that these initiatives are extended to all twelve Member States in the Community;
13. Instructs the President to forward this resolution to the Council of Ministers, the Commission and the Ministries of Education and Consumer Affairs in the Member States.

B.

EXPLANATORY STATEMENT

The Council of Ministers of the European Community adopted a preliminary programme for a consumer protection and information policy in 1975<sup>3</sup>. The important part of these activities, as far as consumer education is concerned, are paragraphs 43 and 44 of that programme in which the need for action was specified in the area of consumer education in schools concerning the methods and materials to be used in classes and the training of teachers responsible for consumer education.

In practical terms, a series of national reports was commissioned on the state of consumer education in the Community and this was the subject of a symposium on consumer education held in London in 1977. At this symposium the importance of establishing a network of schools trying to develop models of consumer education was particularly emphasised.

Following the London symposium, the Commission initiated two main strands of work related to a network of twenty pilot projects in which teaching methods and materials could be decided and to a working party on training of teachers in consumer education. Alongside these activities, research and development work was later supported in connection with children's consumer images in some EC countries and related to the preparation of teaching materials and guidance to teachers on the economy. (Hans Rask Jensen's report on EC pilot projects on consumer education in schools described in detail the working of this project.)

On the basis of this information the Council of Ministers produced their guidelines for the Second Action Programme on Consumer Education in 1981<sup>4</sup>.

In the United Kingdom the pilot projects were Lawrencehill Academy, Alloa and Parrswood High School, Manchester, and consumer education was provided for pupils in their first year of secondary education.

Side by side with the developments at school level were the proposals for the European Commission Consumer Education Teacher Training project (ECCETT). Manchester University was very important in this field along with the National Consumer Council. As part of this initiative the Scottish Consumer Council in cooperation with the Scottish Education Department and Regional Education Authorities has formed a working party to draft proposals in the area of consumer education in primary, secondary, further and informal education.

There is considerable debate as to whether consumer education should exist in schools in the Community in its own right or whether it should be part of a permeated approach drawing on individual subject disciplines each with a consumer education element. The Commission has chosen the latter method of approach.

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<sup>3</sup>0J No. C 92, 25.4.1975

<sup>4</sup>0J No. C 133 3.06.1981



Consumer education is about the development of critical awareness skills and knowledge needed for making wise and intelligent choices about the proper use of goods and services in both the private and public sectors in our society. It is essential to people of all ages and for both sexes but it is particularly important for children and young persons.

The need for consumer education was expressed in the following terms: 'What we can and should do is to make sure that tomorrow's citizens are furnished with the basic details of knowledge and appreciation which will enable them to exercise their freedom of choice and their personal and collective responsibilities in the light of the different options and manifold problems which will face them as consumers not only in today's but also in tomorrow's society' (Council of Europe Working Party 1971).

Consumer education is part of a life-long process which is relevant so long as individuals are faced with choices of their own - like what to spend their money or their leisure on, which shops to buy from, what sort of transport to use and which educational courses to follow.

As they become old enough to look after themselves young people will also need to know how to manage their money properly and reach important decisions on matters like where to live and what professional services they should use. They will need to learn to cope with various difficulties they might face as consumers, such as being unemployed, getting into debt or becoming homeless and to know what are the appropriate agencies and persons to turn to for help and advice.

Consumer education also enables youngsters to be more critically aware of the workings of the modern economy. The attitudes, skills and knowledge which individuals bring to bear as consumers have important implications for the sort of goods produced and services provided. Children and young adolescents are especially important since a large part of the market economy is geared to changing taste and consumption patterns, e.g. food, drink, leisure activities. It is, therefore, of paramount importance that youngsters should be aware of the way in which the economy is organised.

Consumer education also prepares individuals who may face particular problems, arising from say low income, unemployment, limited education, physical disability and isolation in rural areas, to make fuller use of goods and services. People in such categories can be equipped with the necessary awareness skills and knowledge to take the best possible advantage of consumer goods and services, and consumer education can also encourage others to have a greater appreciation of such persons and their problems.

Consumer education helps individuals to move from an initial responsibility for themselves and their families towards a wider understanding of the community in which they live. Consumers need to be aware of the implications of their behaviour and the interests and wellbeing of others.

Consumer education helps people to become aware of the implications of consumer behaviour for the conservation of the environment. The educated consumer will wish to consider the impact of consumption, such as in energy use, on the supply of natural resources.

Consumer education also encourages people to cope with technological change as consumers are required to exercise new skills and knowledge to take advantage of the latest advances in technology and marketing.

If the Council wishes to adopt a policy of encouraging and nourishing consumer education then it is vitally important that adequate provision is made in the institutions of higher education in Member States.

The Commission is to be commended for endeavouring to persuade universities and polytechnics to foster developments in this field.

It is important that the results of all pilot schemes are given the widest dissemination within the Member States and that particular attention is given to the new entrants, Spain and Portugal, to encourage them to take part in any future developments.

OPINION

(Rule 101 of the Rules of Procedure)

of the Committee on the Environment, Public Health and Consumer Protection

Draftsman : Mrs G. PEUS

At its meeting of 31 October 1985, the Committee on the Environment, Public Health and Consumer Protection appointed Mrs G. PEUS draftsman.

The committee considered the draft report at its meeting of 25 February 1986 and adopted the conclusions unanimously.

The following took part in the vote : Mrs SCHLEICHER, vice-chairman and acting chairman; Mr COLLINS, vice-chairman; Mrs PEUS, draftsman; Mr AVGERINOS, Mrs BANOTTI, Mr BARRAL, Mr BOMBARD, Mr ELLIOTT, Mr HUGHES, Mr LAMBRIAS, Mrs LENTZ-CORNETTE, Mr MADEIRA, Mr MERTENS, Mr MUNTINGH, Mr NORDMANN, Mr PEARCE, Mrs RENAU, Mrs SQUARCIALUPI and Mr VITTINGHOFF.

## A. INTRODUCTION

1.

The Council of Europe had already adopted a consumer protection programme in 1971 in which it called for consumer affairs to be incorporated into existing school subjects. The emphasis in this programme is on raising pupils awareness and critical faculties.

In April 1975, the European Economic Community's first programme for a policy of consumer protection and education was adopted. This instructed the Commission to cooperate with experts in the Member States and consumer organizations to carry out studies and to determine on the basis of their findings the methods and means by which consumer education could be furthered through school, university and other educational institutions' curricula. Educational centres were to be set up in the Member States for training teachers in consumer education. Teacher and student exchanges between these centres were to be encouraged.

The European Economic Community's second programme for a consumer protection and education policy adopted in 1981 called for a wide-ranging exchange of views on the experience gained at national level. The joint discussions on consumer education in schools were to be continued.

In 1975, the Commission requested a number of experts to draw up papers on consumer education in the individual Member States. In 1977 it organized a symposium in London where it was agreed that there was a need for more intensive cooperation between parents and schools to create a greater appreciation of consumer education.

This symposium showed that the position of consumer education in the individual Member States varies in the extreme. In Ireland there is practically no consumer education in school; the same is true of Italy where consumer problems are occasionally considered in conjunction with lessons on home economics. The Consumer Association has only published brochures on food and nutrition. Even in the United Kingdom, where very strong consumer organizations have exerted intensive pressure for years to have consumer education taught in schools there is still very little suitable teaching material and few teachers trained in this field.

In Luxembourg consumer education has only recently come into being. Here the prospects are good owing to the close collaboration between consumer organizations, teachers and the authorities.

At the time of the symposium, by far the most progressive country was Denmark. The four Nordic countries have jointly founded a Nordic committee for consumer affairs, which has devised teaching and educational material for the tuition of ten to twelve year old school children. This material was considered to be so good that teachers' interest in this subject rose considerably. There are no more recent findings or studies on the position of consumer education in the individual Member States at the present time.

In 1979, twenty schools - half of which were primary schools and half secondary schools - both urban and rural took part in Commission pilot experiments in consumer education. The schools were completely free to determine the content and the organization of the courses. A counsellor appointed by the Commission made regular visits to the schools and studied the problems encountered and the results obtained.

In July 1985, the Commission forwarded to the Council the present draft resolution on consumer education in primary and secondary schools. The primary concern of this document is that young consumers should be taught to be aware of economic interests, consumers rights, legal redress, the possibilities of compensation and settling small claims in and out of court.

The Environment Committee welcomes the fact that the Commission is concerned to increase young consumers' awareness of the health and safety aspects of using consumer products, in particular through education in nutrition and avoidance of the most common hazards.

## 2. Why consumer education in schools?

Children and adolescents are faced personally and in the family situation with purchasing decisions. They form a substantial section of the population which can influence and even control consumer trends. Shortly after leaving school, young people enter a period of major expenditure (buying a vehicle, setting up home, budgeting on their own account).

In the last twenty to thirty years, a huge number of new materials, new durable and less durable consumer goods, new food additives, detergents and similar items have been brought onto the market. Many manufacturers have done everything in their power to confuse people and ensure that they are not too well informed about the various products and the differences between the different brands. There is also an urgent need to provide the young consumer with help in taking decisions.

## 3. Issues relating to incorporating consumer education into existing school subjects, age groups, methods, teaching materials and teacher training

There is a broad consensus of opinion which believes that consumer problems can be dealt with by a multi-disciplinary approach and that there is no need to introduce a new subject. If elements of consumer education are introduced into a variety of subjects, however, it would be advisable in the interests of consumer education as a whole for the various disciplines to come to an arrangement so as to avoid unnecessary repetition and the risk of pupils losing motivation.

In primary school, consumer education is covered particularly under regional and general studies, at secondary level I and secondary level II in politics and social sciences and in work studies, economics, home economics and technical studies.

As with health education, consumer education should not be a subject per se but rather an educational principle. However, it must not become a principle for which no one feels he is responsible, which is what has occurred in practice in many schools. There must be specific items on the syllabus and the corresponding number of teaching periods set aside for this subject in the abovementioned disciplines.

In its opinion, the Economic and Social Committee stresses that consumer education should start as early as possible in primary school. Primary schools are particularly suitable in this respect as they have greater freedom of action. Timetables and examinations are less constricting. Greater value is placed on basic abilities. The children are at the stage when they are tremendously inquisitive about their environment. Primary schools operate on a multi-disciplinary approach which is subsequently considerably more difficult to achieve under less flexible systems.

This view is likewise largely shared by others involved in consumer education. A particular effort must be made to keep consumer education on a practical and relevant level. Active teaching and learning processes such as research work, projects and structured play are of particular importance (good examples of structured play are: joint visits to the supermarket, comparing prices, changing the school grounds by creating a school garden, a biotope, a pond etc).

To give instruction in consumer education, teachers need pictures and other visual material so that children are able to grasp the subject matter. Information folders compiled for schoolchildren should contain numerous specific and practical facts so that the information is not merely imparted in an abstract manner. Suggestions for experiments with each object are useful. They should contain simple chemical and other practical experiments which demonstrate the validity of abstract assertions in the form of real events which the children are able to understand.

Care should be taken to ensure that the teaching material does not explicitly advertise certain products. Individual companies and suppliers' organizations have developed teaching material through which they present their view of the problems to schools. Suppliers are particularly active in teacher training. In the Federal Republic of Germany in recent years, in-service courses run by large companies have been attended by more than 10 000 teachers. Teachers do not always notice the extent to which they might be exploited to promote products and services directly to children and adolescents.

It is important for all the Member States to have an information package such as that published by the German Consumer Institute. This package contains references to literature and media providing consumer information and education; it deals with controversial matters of interest in consumer education.

At the Commission's symposium in 1977 there was a call for a European centre for the distribution of teaching aids for consumer education, a kind of clearing house which could publish lists of the aids teachers need and provide addresses.

The greatest importance is attached to basic teacher training and in-service training. The German Consumer Institute, for example, regards in-service training of teachers as the most important starting-point. This is also the view taken by the Economic and Social Committee in its working document. Teachers must be approached, so to speak, on a pragmatic basis via in-service training establishments.

In other Member States likewise in-service courses for teachers are organized in close cooperation between consumer associations, government ministries and regional and educational documentary resource centres.

#### 4. The aims of consumer education

Consumer education focused first on financial management and the market. The consumer was to compare prices and qualities and be able to relate them to each other. He was to be in a position to understand the market himself and therefore also to use consumer information. Even today, the ability to deal with the market and manage finance are major qualifications for future consumers. This narrow approach based on management of finance and the market economy, however, urgently needed broadening. Consumption is not only an economic problem, there are a variety of aspects involved.

The young consumer must acquire the ability to see consumer issues in their overall context and become aware of his own responsibility to himself and to society in the following areas in particular and learn to assess the implications of his actions.

#### 5. Environment

Mass consumption gives rise to constantly increasing pollution. The more our civilization consumes, the more harmful waste it produces. The use of powerful fuel leads to the production of toxic exhaust fumes. Non-biodegradable detergents pollute the rivers. Practically indestructible synthetic packaging blights the countryside. Vital raw materials and energy supplies are becoming scarce. In many countries the exploitation of the countryside has steadily increased in recent years.

For this reason, the young consumer should not only be taught about ecological facts, such as the food chain and its various links or man's place in the ecological system. Fifty percent of environmental pollution is from private households. The young consumer must therefore be equipped to recognize the opportunities which the individual has to reduce pollution through his purchasing choices and consumer habits. He should learn for example to use products in an environmentally responsible manner (optimal doses of detergents), to demand environmentally acceptable products of the market so that producers are prompted to change the goods they supply and use the potential for environment-conscious waste management (e.g. for waste oil, paint, varnish and batteries). Young people should realize that environmental mismanagement is increasingly threatening the use of air, water and soil, which are vital for the satisfaction of all mankind's basic needs and that this may lead to a lower quality of life in the present and the future.

The young consumer should realize that environmentally responsible behaviour on the part of the individual is so much more effective if it is accompanied by politically conscious action to preserve our natural life resources e.g. by enacting tougher legislation, keeping air clean and banning environmentally hazardous chemicals.

#### 6. Relations with the third world:

The young consumer should be in a position to identify a relationship between the consumption standards in the highly developed industrialized countries and the standard of living in the Third World (single crops, ruthless exploitation of raw material stocks).

## 7. Health protection:

This aspect should receive far greater emphasis in consumer education than it is given in the Commission's draft resolution. Appropriate subject areas are: food hygiene, radioactivity in food and other products, medicines and the dangers of self-medication and the overuse of medicines, medical and other health services.

## 8. Leisure time:

Young consumers should also be aware of the links between work, leisure and consumption. We can assume that all young consumers will have more leisure time at their disposal. Consumer education should therefore prepare young people for a life in which leisure and culture are of value. This includes, for example, caring for the home and natural environments. Urban and rural living is an aspect which should also be dealt with as well as noise abatement.

## 9. Living with economic and social change:

This particularly applies to new technologies and forms of credit, new methods of communication and unemployment. The new information and communication technologies are a particularly good example to illustrate the various aspects of consumption. The question arises here as to what the implications of these technologies are for the young consumer himself and his children (individual psychological aspects), and what their implications are for his family (social aspects). Another question which also arises is how supply and consumption of the information technologies should be controlled at the political level. Finally, ecological aspects must likewise be taken into account in this connection e.g. energy saving and pollution, assuming that these technologies will make physical movement superfluous to some extent through the introduction of home-based working and video conferences.

## B. Conclusions

The Committee on the Environment, Public Health and Consumer Protection asks the committee responsible to include the following conclusions in its report.

10. The Commission's draft resolution concerning consumer education in primary and secondary schools is to be welcomed.
11. The draft is, however, inadequate in a number of respects. It must be made clear that it is not only possible but also necessary that a multidisciplinary approach should be adopted to consumer education; for pedagogical, organizational and financial reasons it is unlikely that consumer education can or should be introduced as a separate subject.
12. Consumer education in schools must be followed up subsequently by consumer education for adults. Greater mention should be made of this in the draft resolution even though it is concerned only with consumer education in primary and secondary schools. In some Community countries, education in consumer affairs is provided primarily by night schools, family education centres, further education establishments and other adult education centres and by local authorities. If young people are introduced to the subject of consumer affairs in schools, their interest in the subject in adult life tends to be correspondingly greater.



13. The most significant shortcoming, however, is the restrictive definition of consumer education adopted by the Commission. It states in the draft resolution that consumer education should be conceived in as broad a context as possible and should not simply aim at an introduction to consumer choice and purchasing decisions, but should also help children and adolescents to become aware of their rights and responsibilities in the economic and social environment. However, there is scarcely any mention of, let alone specific provision for, the ecological, social and political aspects of consumer education.